

1. A system for performing mobile transactions comprising:
 - a mobile communication device comprising a subscriber identification module (SIM) card slot and a virtual subscriber identification (VSIM) interface connected to said
 - 5 SIM card slot;
 - a server device; and
 - wherein said mobile communication device is adapted to connect to said server device via a first network, provides subscriber identity authentication to said server device via said VSIM, and manages communication with said server device utilizing SIM
 - 10 Application Toolkit commands to invoke the Bearer Independent Protocol described in the European Telecommunications Standards Institute document ETSI TS 101 267 (3GPP TS 11.14).
2. The system of claim 1 wherein said mobile communication device further
- 15 comprises a mobile transaction client application for managing said communication between said mobile communication device and said server device.
3. The system of claim 1 wherein said server device further comprises a mobile transaction server application for managing communication between said server and said
- 20 mobile communication device.
4. The system of claim 1 wherein said VSIM interface is located within said mobile communication device.
- 25 5. The system of claim 1 wherein said VSIM interface is located within an attachment device and said attachment device is connected to said SIM card slot of said mobile communication device.
6. The system of claim 5 wherein said attachment device further comprises one or
- 30 more additional SIM slots, a second SIM card connected to one of said one or more additional SIM slots and a card reader.

7. The system of claim 1 wherein said mobile communications device is selected from a group consisting of a mobile phone, a personal digital assistant, a pager, a wireless laptop computer, a personal computer, a television remote control and combinations thereof.

8. The system of claim 1 wherein said first network comprises a wireless network selected from a group consisting of wireless telecommunications network, a wireless wide area network (WWAN), a wireless local area network (WLAN), a wireless private network, and a wireless personal area network (PAN).

9. The system of claim 8 wherein said wireless telecommunications network is selected from a group consisting of a Global System for Mobile Communications (GSM), a Code Division Multiple Access (CDMA), CDMA 2000, wideband CDMA (WCDMA), TDMA, General Packet Radio Service (GPRS), 3G, EDGE, Mobitex and DataTac.

10. The system of claim 1 wherein said first network is selected from a group consisting of infrared, serial line and Bluetooth.

11. The system of claim 1 wherein said first network is adapted to connect to a second network through a mobile operator gate and wherein said server is adapted to connect to said second network thereby connecting to said first network and said mobile communication device.

12. The system of claim 11 wherein said second network is selected from a group consisting of the Internet, a wireless network, a wired network, a telecommunications network, a local area network (LAN), a WWAN, WLAN, and a personal area network (PAN).

13. The system of claim 1 wherein said communication comprises a format selected from a group consisting of Short Message Service (SMS), Transmission Control

Protocol/Internet Protocol (TCP/IP), User Datagram Protocol (UDP), Simple Mail Transmission Protocol (SMTP), Simple Network Management Protocol (SNMP), and a proprietary message format.

5 14. The system of claim 1 wherein said server device is further connected to other server devices via said second network.

15. The system of claim 1 wherein said mobile transactions are selected from a group consisting of financial transactions, information exchange transactions and digital goods
10 exchange transactions.

16. The system of claim 1 wherein said server device is selected from a group consisting of a server computer, a personal computer, a second mobile communication device, a printer, and another communication device.

15 17. The system of claim 2 wherein said mobile communication device further comprises:

 a memory;

 a Central Processing Unit (CPU); and

20 a first SIM card connected to said SIM card slot, said first SIM card authenticating said mobile communication device to said first network.

18. The system of claim 17 wherein said mobile communications device further comprises other interfaces connected to said CPU.

25 19. The system of claim 18 wherein said other interfaces are selected from a group consisting of smart card interfaces, infrared transceiver interfaces, serial communication interfaces, and magnetic stripe reader interfaces.

20. The system of claim 17 wherein said mobile transaction client application is stored in storage selected from a group consisting of said VSIM interface, said CPU, an additional SIM card, an external SIM card, a contactless smart card, and an external card.

5 21. A method for performing mobile transactions comprising:

providing a mobile communication device comprising a subscriber identification module (SIM) card slot and a virtual subscriber identification (VSIM) interface connected to said SIM card slot;

providing a server device;

10 connecting said mobile communication device to said server device via a first network;

providing subscriber identity authentication of said mobile communication device to said server device via said VSIM interface; and

15 communicating between said mobile communication device and said server device, wherein said mobile communication device manages said communication utilizing SIM Application Toolkit commands to invoke the Bearer Independent Protocol described in the European Telecommunications Standards Institute document ETSI TS 101 267 (3GPP TS 11.14).

20 22. The method of claim 21 wherein said mobile communication device further comprises a mobile transaction client application for managing said communication between said mobile communication device and said server device.

23. The method of claim 21 wherein said server device further comprises a mobile
25 transaction server application for managing said communication between said server and said mobile communication device.

24. The method of claim 21 wherein said VSIM interface is located within said mobile communication device.

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25. The method of claim 21 wherein said VSIM interface is located within an attachment device and said attachment device is connected to said SIM card slot of said mobile communication device.

5 26. The method of claim 25 wherein said attachment device further comprises one or more additional SIM slots, a second SIM card connected to one of said one or more additional SIM slots, and an external card reader.

10 27. The method of claim 21 wherein said mobile communications device is selected from a group consisting of a mobile phone, a personal digital assistant, a pager, a wireless laptop computer, a personal computer, a television remote control and combinations thereof.

15 28. The method of claim 21 wherein said first network comprises a wireless network selected from a group consisting of wireless telecommunications network, a wireless wide area network (WWAN), a wireless local area network (WLAN), a wireless private network, and a wireless personal area network (PAN).

20 29. The method of claim 28 wherein said wireless telecommunications network is selected from a group consisting of a Global System for Mobile Communications (GSM), a Code Division Multiple Access (CDMA), CDMA 2000, wideband CDMA (WCDMA), TDMA, General Packet Radio Service (GPRS), 3G, EDGE, Mobitex and DataTac.

25 30. The method of claim 21 wherein said first network is selected from a group consisting of infrared, serial line and Bluetooth.

30 31. The method of claim 21 wherein said first network is adapted to connect to a second network through a mobile operator gate and wherein said server is adapted to connect to said second network thereby connecting to said first network and said mobile communication device.

32. The method of claim 31 wherein said second network is selected from a group consisting of the Internet, a wireless network, a wired network, a telecommunications network, a local area network (LAN), a WWAN, WLAN, and a personal area network (PAN).

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33. The method of claim 21 wherein said communication comprises a format selected from a group consisting of Short Message Service (SMS), Transmission Control Protocol/Internet Protocol (TCP/IP), User Datagram Protocol (UDP), Simple Mail Transmission Protocol (SMTP), Simple Network Management Protocol (SNMP), and a
10 proprietary message format.

34. The method of claim 31 further comprising connecting said server device to other server devices via said second network.

15 35. The method of claim 21 wherein said mobile transactions are selected from a group consisting of financial transactions, information exchange transactions and digital goods exchange transactions.

20 36. The method of claim 21 wherein said server device is selected from a group consisting of a server computer, a personal computer, a second mobile communication device, a printer, and another communication device.

37. The method of claim 22 wherein said mobile communication device further comprises:

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a memory;

a Central Processing Unit (CPU); and

a first SIM card connected to said SIM card slot, said first SIM card authenticating said mobile communication device to said first network.

30 38. The method of claim 37 wherein said mobile communications device further comprises other interfaces connected to said CPU.

39. The method of claim 38 wherein said other interfaces are selected from a group consisting of smart card interfaces, infrared transceiver interfaces, serial communication interfaces, and magnetic stripe reader interfaces.

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40. The method of claim 37 wherein said mobile transaction client application is stored in storage selected from a group consisting of said VSIM interface, said CPU, an additional SIM card, an external SIM card, a contactless smart card, and an external card.

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